



From: mailinglist@capitol.hawaii.gov
To: [WAM Testimony](#)
Cc: punikekauoha@gmail.com
Subject: *Submitted testimony for SB301 on Feb 28, 2013 09:40AM*
Date: Wednesday, February 27, 2013 11:58:40 AM

SB301
Submitted on: 2/27/2013
Testimony for WAM on Feb 28, 2013 09:40AM in Conference Room 211

Submitted By	Organization	Testifier Position	Present at Hearing
B. Puni Kekauoha	Papakolea Community Development Corporation	Support	No

Comments:

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From: mailinglist@capitol.hawaii.gov
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Subject: *Submitted testimony for SB301 on Feb 28, 2013 09:40AM*
Date: Thursday, February 28, 2013 12:34:32 AM

SB301
Submitted on: 2/28/2013
Testimony for WAM on Feb 28, 2013 09:40AM in Conference Room 211

Submitted By	Organization	Testifier Position	Present at Hearing
Chairman Kamaki Kanahele	SCHHA	Support	No

Comments:

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To: [WAM Testimony](#)
Cc: info@schha.com
Subject: Submitted testimony for SB301 on Feb 28, 2013 09:40AM
Date: Thursday, February 28, 2013 12:33:21 AM

SB301
Submitted on: 2/28/2013
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Submitted By	Organization	Testifier Position	Present at Hearing
Mike Mahikina, Legislative Committee Chair	SCHHA	Support	No

Comments: Strongly Support

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From: mailinglist@capitol.hawaii.gov
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Cc: info@schha.com
Subject: Submitted testimony for SB301 on Feb 28, 2013 09:40AM
Date: Thursday, February 28, 2013 1:05:17 AM

SB301

Submitted on: 2/28/2013

Testimony for WAM on Feb 28, 2013 09:40AM in Conference Room 211

Submitted By	Organization	Testifier Position	Present at Hearing
Annie Au Hoon	Volunteer in GEAR UP Program	Support	No

Comments: Non Profit Org. called Hawaiian Community Assets is currently in a few shelters working with families in financial literacy with a product that is locally designed, culturally appropriate and has shown great success. HCA is partnering with GEAR UP and is currently in Nanakuli and Waianae Middle school working with 8th graders that they will track until graduation and first year college or vocational or first job. Please contact Jeff Gilbreath, ED or Lahela Hudson to see this great product that has impacted many lives. The same population you speak about in this bill Call 587-7886 http://hawaiiancommunity.net/info/Kahua_Waiwai_Success_Story_Panaewa.pdf "Building Foundations for future Generations" Kahua Waiwai: Building a Foundation of Wealth, Opio Edition Please read this article: Return on Investing in Panaewa's NextGeneration Figure 1(picture) - Panaewa Teens graduate from Kahua Waiwai Program in October 2009 In 2008, after 8 years of providing homebuyer and financial education to low- and moderate- income families in Hawaii, nonprofit organization and HUD-certified housing counseling agency Hawaiian Community Assets (HCA) received funding from the Federal Administration for Native Americans to develop a culturally-relevant financial education curriculum for Hawaii youth, ages 13+. Through outreach and community focus groups, HCA organized community leaders, teachers, local business owners, service providers, parents, and youth to guide the development of the curriculum entitled Kahua Waiwai: Building a Foundation of Wealth, Opio Edition © Panaewa Hawaiian Homelands Community Association (PHHCA), an association of homeowners living on Panaewa Hawaiian Home lands which function similarly to Native American reservation lands on the continental United States, was among the service providers involved in a focus group on Hawaii Island. The PHHCA Executive Director, who was also responsible for youth programs, Kelly Lincoln, took part answering questions developed by HCA after thorough research of national and local standards around personal finance and existing financial education curricula. After the focus group, HCA followed up with Ms. Lincoln who took the focus group questions to the PHHCA Board members and Panaewa homeowners to provide greater feedback which would ultimately help determine the content and context of Kahua Waiwai. In March 2009 Kahua Waiwai, Opio Edition was completed and 2000 copies printed. By engaging community in the

front end of the project through outreach and focus groups, HCA now had numerous service providers, schools, and government agencies that had a stake in the curriculum and were interested in integrating it into their existing programs. As such, HCA coordinated and conducted train-the-trainer sessions to train folks like Ms. Lincoln from PHHCA on how to develop and deliver financial education programs in their own communities using the Kahua Waiwai curriculum. In April 2009, after completion Figure 2 (Picture)- PHHCA trainers receive training of the train-the-trainer sessions, HCA organized 20 from HCA to deliver their own Kahua trained trainers to deliver their first youth financial Waiwai program education workshops in commemoration of Financial Literacy Month. Ms. Lincoln and PHHCA were among the groups that delivered their first workshop and they continued on their path with technical assistance from HCA on how to develop evaluation forms, plan workshop activities, and promote workshops. In October 2009, after completing a 16-week program covering basic economics, employment and entrepreneurship, budgeting and saving, banking, credit and credit reports, consumer fraud, buying cars, paying for college, filing taxes, and buying and renting homes, 8 teenagers from Panaewa Hawaiian Homelands became the first graduating class from a Kahua Waiwai Youth Financial Education program. During the program, all 8 teenagers developed resumes, opened savings accounts, and started saving regularly, while 3 secured jobs. At the graduation celebration, Panaewa teen and graduate, Chevlyn Wooley, said, "I'm proud to say that I have a job! I started the class clueless and jobless. Now I have the knowledge to make better decisions about money." Another graduate, Kimberly Pa, stated, "The words I hear people talk about are starting to make sense; I think my brother needs (financial education) too. I didn't know about all the (taxes) that comes out of your paycheck. I learned a lot, especially about wise decision making and how my decisions affect more than just me."

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Subject: *Submitted testimony for SB301 on Feb 28, 2013 09:40AM*
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Submitted By	Organization	Testifier Position	Present at Hearing
Bridget Kekauoha	Individual	Support	No

Comments:

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SB301

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Testimony for WAM on Feb 28, 2013 09:40AM in Conference Room 211

Submitted By	Organization	Testifier Position	Present at Hearing
Kahelekaapuni Kekauoha	Individual	Support	No

Comments:

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